

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Pamela M. Brown  
 Debtor

Case No. 16-10695-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 7

Date Rcvd: Nov 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2019.

db 13839227	+Pamela M. Brown, 75 E. Church Lane, Philadelphia, PA 19144-2212 +U.S. Bank NA, c/o Thomas Puleo, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
13669000	+U.S. Bank, N.A., as Trustee for, Pennsylvania Housing Finance Agency, 211 North Front Street, P.O. Box 15057, Harrisburg, PA 17105-5057
13767720	+U.S. Bank, N.A., as Trustee for PHFA, Pennsylvania Housing Finance Agency, 211 N. Front Street, Harrisburg, PA 17101-1406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Nov 13 2019 03:43:54 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 13 2019 03:43:37 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 13 2019 03:43:53 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 14, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

DEVON E. SANDERS	on behalf of Debtor Pamela M. Brown dsanders@clsphila.org
JENNIFER SCHULTZ	on behalf of Debtor Pamela M. Brown jschultz@clsphila.org
JOSHUA ISAAC GOLDMAN	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982) bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982) bkgroup@kmllawgroup.com
LEON P. HALLER	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982) lhaller@pkh.com, dmauer@pkh.com/mgutshall@pkh.com
THOMAS I. PULEO	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982) tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@phl13trustee.com, philaecf@gmail.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Pamela M. Brown

Debtor

CHAPTER 13

U.S. BANK NATIONAL ASSOCIATION  
(TRUSTEE FOR THE PENNSYLVANIA  
HOUSING FINANCE AGENCY, PURSUANT  
TO A TRUST INDENTURE DATED AS OF  
APRIL 1, 1982)

NO. 16-10695 MDC

Movant

vs.

11 U.S.C. Section 362

Pamela M. Brown

Debtor

William C. Miller Esq.

Trustee

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,230.52**, which breaks down as follows;

Post-Petition Payments:	August 2019 to September 2019 at \$835.00/month
	October 2019 at \$822.00/month
Late Charges:	August 2019 to September 2019 at \$22.39/month
Suspense Balance:	\$337.26
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$3,230.52</b>

2. The Debtor(s) shall cure said arrearages in the following manner;
  - a). Within seven (7) days of the Court approving this Stipulation, the Debtor shall make a down payment in the amount of **\$1,500.00**;
  - b). Beginning on November 1, 2019 and continuing through April 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$822.00** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$288.42** towards the arrearages on or before the last day of each month at the address below;

PENNSYLVANIA HOUSING FINANCE AGENCY  
211 N. FRONT STREET  
HARRISBURG, PA 17101

c). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7 prior to Debtor satisfying her payment obligations enumerated in Sections 2(a) and 2(b) above, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: October 28, 2019

By: s/ Kevin G. McDonald, Esquire  
Attorney for Movant

Date: October 28, 2019

/s/ Jennifer Schultz, Esquire

Jennifer Schultz, Esquire  
Attorney for Debtor

Date: 11/11/19

  
William C. Miller, Esquire

Chapter 13 Trustee

**NO OBJECTION**

Approved by the Court this 12th day of November, 2019. However, the court  
retains discretion regarding entry of any further order.

  
Magdalene D. Coleman

Chief U.S. Bankruptcy Judge  
Magdalene D. Coleman